

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re:

JEREMIAH ALLEN DELORD  
ROSEMARIE DELORD  
Debtors

Case No. 08-10700

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/29/2008.
- 2) The plan was confirmed on 08/28/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/10/2009.
- 5) The case was converted on 04/15/2009.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 60,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case may not have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$21,775.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$21,775.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$675.78
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,187.65
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,863.43**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMALGAMATED BANK	Unsecured	810.00	853.10	853.10	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	175.00	233.62	233.62	0.00	0.00
BECKET & LEE LLP	Unsecured	900.00	855.45	855.45	0.00	0.00
BMG MUSIC	Unsecured	50.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	700.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Secured	14,666.00	14,665.76	14,665.76	3,750.00	0.00
CITIMORTGAGE	Secured	4,108.00	4,107.51	4,107.51	0.00	0.00
CITIMORTGAGE	Secured	NA	0.00	0.00	4,960.36	0.00
DELL FINANCIAL SERVICES	Unsecured	100.00	827.88	827.88	75.00	0.00
DERMATOLOGY LIMITED	Unsecured	275.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	1,000.00	1,097.29	1,097.29	0.00	0.00
DISCOVER CARD	Unsecured	30.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,400.00	4,570.32	4,570.32	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	13,950.00	14,645.56	14,645.56	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	760.00	760.26	760.26	0.00	0.00
EDWARD HOSPITAL	Unsecured	300.00	NA	NA	0.00	0.00
HEDGES CLINIC	Unsecured	85.00	NA	NA	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	885.00	NA	NA	0.00	0.00
JUDITH SAVAGE MD	Unsecured	115.00	NA	NA	0.00	0.00
LAW OFFICES OF DAWN UNDERHILL	Unsecured	1,875.00	NA	NA	0.00	0.00
NORTH CREEK DENTAL	Unsecured	850.00	NA	NA	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	20.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	875.00	NA	NA	0.00	0.00
RADIOLOGY & NUCLEAR CONSUL	Unsecured	50.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	3,200.00	3,312.12	3,312.12	0.00	0.00
SALLIE MAE EDUCATIONAL CREDIT	Unsecured	10,500.00	6,599.37	6,599.37	0.00	0.00
SOUTHWEST DERMATOLOGY	Unsecured	275.00	NA	NA	0.00	0.00
STATE DISBURSEMENT UNIT	Priority	NA	26,556.26	26,556.26	0.00	0.00
SULLIVAN URGENT AID CTR	Unsecured	15.00	NA	NA	0.00	0.00
T MOBILE USA	Unsecured	800.00	403.90	403.90	0.00	0.00
US CELLULAR	Unsecured	575.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO FINANCIAL ACCEPTN	Unsecured	NA	3,629.01	3,629.01	0.00	0.00
WELLS FARGO FINANCIAL ACCEPTN	Secured	8,125.00	8,125.00	8,125.00	2,500.00	0.00
WELLS FARGO HOME MTGE	Secured	9,772.21	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	Secured	NA	0.00	8,626.21	8,626.21	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$8,626.21	\$8,626.21	\$0.00
Mortgage Arrearage	\$4,107.51	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,790.76	\$6,250.00	\$0.00
All Other Secured	\$0.00	\$4,960.36	\$0.00
<b>TOTAL SECURED:</b>	<b>\$35,524.48</b>	<b>\$19,836.57</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$26,556.26	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$26,556.26</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$37,787.88</b>	<b>\$75.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,863.43</u>
Disbursements to Creditors	<u>\$19,911.57</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$21,775.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/13/2009

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.